

<i>SERFF Tracking Number:</i>	<i>LDDX-125744509</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Old Republic Insurance Company</i>	<i>State Tracking Number:</i>	<i>#? \$?</i>
<i>Company Tracking Number:</i>	<i>WC AR0196201F01</i>		
<i>TOI:</i>	<i>16.0 Workers Compensation</i>	<i>Sub-TOI:</i>	<i>16.0003 Excess WC</i>
<i>Product Name:</i>	<i>Excess Workers Compensation Filings</i>		
<i>Project Name/Number:</i>	<i>Excess Workers Compensation Filings/WC AR0196201F01</i>		

Filing at a Glance

Company: Old Republic Insurance Company

Product Name: Excess Workers Compensation SERFF Tr Num: LDDX-125744509 State: Arkansas

Filings

TOI: 16.0 Workers Compensation

SERFF Status: Closed

State Tr Num: #? \$?

Sub-TOI: 16.0003 Excess WC

Co Tr Num: WC AR0196201F01

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Carol Stiffler, Brittany Yielding

Author: SPI ORChicago

Disposition Date: 07/23/2008

Date Submitted: 07/23/2008

Disposition Status: Accepted For Informational Purposes

Effective Date Requested (New): 09/01/2008

Effective Date (New): 09/01/2008

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Excess Workers Compensation Filings

Status of Filing in Domicile:

Project Number: WC AR0196201F01

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07/23/2008

State Status Changed: 07/23/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Old Republic Insurance Company (ORIC) submits for approval the following endorsements for use with its Excess insurance Policy For Self-Insurer of Workers Compensation and Employers Liability Program. These endorsements comply with changes to address losses from terrorism and catastrophes (other than Certified Acts of Terrorism)-NCCI Item Filing P-1406.

SERFF Tracking Number:	LDDX-125744509	State:	Arkansas
Filing Company:	Old Republic Insurance Company	State Tracking Number:	#? \$?
Company Tracking Number:	WC AR0196201F01		
TOI:	16.0 Workers Compensation	Sub-TOI:	16.0003 Excess WC
Product Name:	Excess Workers Compensation Filings		
Project Name/Number:	Excess Workers Compensation Filings/WC AR0196201F01		

EC 091 (09/08) - Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement
(Mandatory Endorsement - Clarifies coverage, - No rate impact)

EC 097 (09/08) - Catastrophe (other than Certified Acts of Terrorism) Premium Endorsement -
(Mandatory Endorsement - Clarifies coverage, - No rate impact)

We request an effective date of 09/01/08.

Company and Contact

Filing Contact Information

Jodi Woods, State Filings Analyst
307 N. Michigan Avenue
Chicago, IL 60601

jwoods@oldrepublic.com
(312) 762-4532 [Phone]
(312) 762-4950[FAX]

Filing Company Information

Old Republic Insurance Company
307 N. Michigan Avenue
Chicago , IL 60601
(312) 762-4800 ext. [Phone]

CoCode: 24147
Group Code: 150
Group Name:
FEIN Number: 25-0410420

State of Domicile: Pennsylvania
Company Type:
State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

SERFF Tracking Number:	LDDX-125744509	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Carol Stiffler Informational Purposes		07/23/2008	07/23/2008

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Disposition

Disposition Date: 07/23/2008

Effective Date (New): 09/01/2008

Effective Date (Renewal):

Status: Accepted For Informational Purposes

Comment: Excess workers' compensation rates and forms are exempt from filing requirements. This is accepted for informational purposes only.

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>LDDX-125744509</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Form	Terrorism Risk Insurance Program		Yes
	Reauthorization Act Disclosure		
	Endorsement		
Form	Catastrophe (Other Than Certified Acts		Yes
	Of Terrorism) Premium Endorsement		

SERFF Tracking Number: LDDX-125744509 State: Arkansas

Filing Company: Old Republic Insurance Company State Tracking Number: #? \$?

Company Tracking Number: WC AR0196201F01

TOI: 16.0 Workers Compensation Sub-TOI: 16.0003 Excess WC

Product Name: Excess Workers Compensation Filings

Project Name/Number: Excess Workers Compensation Filings/WC AR0196201F01

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
	Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement	EC 091	(09/08)	Endorsement/New Amendment/Conditions		0.00	EC 091.PDF
	Catastrophe (Other Than Certified Acts Of Terrorism) Premium Endorsement	EC 097	(09/08)	Endorsement/New Amendment/Conditions		0.00	EC 097.PDF

This Endorsement forms a part of the Policy to which attached, effective on the inception date of the Policy unless otherwise stated herein. (The following information is required only when this Endorsement is issued subsequent to preparation of the Policy).

INSURED _____

Policy No. _____ Endorsement Effective _____
(12:01 A.M.)

by **OLD REPUBLIC INSURANCE COMPANY**, Greensburg, Pennsylvania

**EXCESS INSURANCE POLICY FOR SELF - INSURER OF
WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT
DISCLOSURE ENDORSEMENT

Schedule

State(s)

Rate

Premium
\$

This Endorsement addresses the requirements of the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2007. It serves to notify you of certain limitations under the Act, and that your insurance carrier is charging premium for losses that may occur in the event of an Act of Terrorism.

Your policy provides coverage for excess workers compensation losses caused by acts of Terrorism, including excess workers compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

Definitions

The definitions provided in this Endorsement are based on and have the same meaning as the definitions in the Act. If words or phrases not defined in this Endorsement are defined in the Act, the definitions in the Act will apply.

"Act" means the Terrorism Risk Insurance Act of 2002, which took effect on November 26, 2002, and any amendments thereto resulting from the Terrorism Risk Insurance Program Reauthorization Act of 2007.

"Act of Terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States as meeting all of the following requirements:

- a. The act is an act of terrorism.

- b. The act is violent or dangerous to human life, property or infrastructure.
- c. The act resulted in damage within the United States, or outside of the United States in the case of the premises of United States missions or certain air carriers or vessels.
- d. The act has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

"Insured Loss" means any loss resulting from an act of terrorism (and, except for Pennsylvania, including an act of war, in the case of workers compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at the premises of United States missions or to certain air carriers or vessels.

"Insurer Deductible" means, for the period beginning on January 1, 2008, and ending on December 31, 2014, an amount equal to 20% of our direct earned premiums, over the calendar year immediately preceding the applicable Program Year.

"Program Year" refers to each calendar year between January 1, 2008 and December 31, 2014, as applicable.

Limitation of Liability

The Act limits our liability to you under this policy. If aggregate Insured Losses exceed \$100,000,000,000 in a Program Year and if we have met our Insurer Deductible, we are not liable for the payment of any portion of the amount of Insured Losses that exceeds \$100,000,000,000; and for aggregate Insured Losses up to \$100,000,000,000, we will pay only a pro rata share of such Insured Losses as determined by the Secretary of the Treasury.

Policyholder Disclosure Notice

1. Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses exceed \$100,000,000 in a Program Year, the United States Government would pay 85% of our Insured Losses that exceed our Insurer Deductible.
2. Notwithstanding item 1 above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed \$100,000,000,000.
3. The premium charge for the coverage your policy provides for Insured Losses is included in the amount shown in Item 8. of the Information Page or in the Schedule above.

This Endorsement will not vary, alter or extend any agreement, provision, condition or declaration of the Policy other than as stated above.

This Endorsement forms a part of the Policy to which attached, effective on the inception date of the Policy unless otherwise stated herein. (The following information is required only when this Endorsement is issued subsequent to preparation of the Policy).

INSURED _____

Policy No. _____ Endorsement Effective _____
(12:01 A.M.)

by **OLD REPUBLIC INSURANCE COMPANY**, Greensburg, Pennsylvania

**EXCESS INSURANCE POLICY FOR SELF - INSURER OF
WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM ENDORSEMENT

Schedule			
State	Payroll/Remuneration	Rate	Premium

This Endorsement is notification that your insurance carrier is charging premium to cover the losses that may occur in the event of a Catastrophe (other than Certified Acts of Terrorism) as that term is defined below. Your policy provides coverage for excess workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism). This premium charge does not provide funding for Certified Acts of Terrorism contemplated under the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement, attached to this policy.

For purposes of this Endorsement, the following definitions apply:

- Catastrophe (other than Certified Acts of Terrorism): Any single event, resulting from an Earthquake, Noncertified Act of Terrorism, or Catastrophic Industrial Accident, which results in aggregate workers compensation losses in excess of \$50 million.
- Earthquake: The shaking and vibration at the surface of the earth resulting from underground movement along a fault plane or from volcanic activity.
- Noncertified Act of Terrorism: An event that is not certified as an Act of Terrorism by the Secretary of Treasury pursuant to the Terrorism Risk Insurance Act of 2002 (as amended) but that meets all of the following criteria:
 - a. It is an act that is violent or dangerous to human life, property, or infrastructure;
 - b. The act results in damage within the United States, or outside of the United States in the case of the premises of United States missions or air carriers or vessels as those terms are defined in the

Terrorism Risk Insurance Act of 2002 (as amended); and

- c. It is an act that has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- Catastrophic Industrial Accident: A chemical release, large explosion, or small blast that is localized in nature and affects workers in a small perimeter the size of a building.

The premium charge for the coverage your policy provides for excess workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism) is shown in Item 8. of the Information Page or in the Schedule above.

This Endorsement will not vary, alter or extend any agreement, provision, condition or declaration of the Policy other than as stated above.

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Rate Information

Rate data does NOT apply to filing.